

Private and confidential

Mr Gerard Coughlan
48a Seapark
Malahide
Co. Dublin

Plan:

Free Parent Life Cover

Plan number:

11689836

Life covered:

Gerard Coughlan

Phone

01 704 1010

Fax

01 704 1900

E-mail

customerservice@irishlife.ie

www.irishlife.ie

Lines open

Monday to Thursday 8 to 8

Friday 10 to 6

Saturday 9 to 1

12 February 2013

Your Free Parent Life Cover welcome pack

Dear Mr Coughlan

Thank you for your application for a Free Parent Life Cover plan arranged by Patrick Kavanagh. The Free Parent Life Cover plan provides a level of cover which will not increase for the chosen term.

Your welcome pack contains important information about your plan and we recommend you study these documents carefully to make sure the type and amount of cover are in line with your expectations. This pack includes the following:

- Your **plan schedule** which sets out the key features of the benefits you have chosen.
- A **Free Parent Life Cover booklet** which is a simple guide to how your plan works and incorporates:
 - Terms and conditions booklet which sets out your plan rules
 - A detailed **customer information notice** issued in accordance with the Life Assurance (Provision of Information) Regulations, 2001. This covers some of the details of your plan and your consumer rights.
- An explanation of the benefits of Customer Information Line and Online Services.

Our decision to accept you for cover is based on the information you provided in your online application form. If any of this information is not correct we may end your cover and refuse to pay any claim. If this happens you will lose all rights under the plan. Therefore if your details are incorrect or you feel there is further information we should be aware of, please do not hesitate to contact our Customer Service Team immediately on 01 704 1010.

Change your mind

If you opt out of direct marketing or if you do not wish to go ahead for some reason, you may cancel it by writing to Irish Life. We would strongly advise that you discuss this with Patrick Kavanagh, or our Customer Service Team before doing so.

Directors:
Alan Cook
(Chairman)
Kevin Murphy
Tom Barry
Brian Forrester
David McCarthy
Pat Ryan
Bernard Collins
Registered Office:
Irish Life Centre,
Lower Abbey Street, Dublin 1
Registered in Ireland
number 152576
Irish Life Assurance plc
is regulated by the Central
Bank of Ireland.

In the interest of Customer Service
we will record and monitor calls.

If you have a complaint

We hope you never have any reason to complain to us, but if you do, we want to hear from you. You can contact us in any of the following ways,

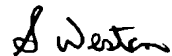
- phone our customer service team
- write to us at Irish Life, Lower Abbey Street Dublin 1
- email us at customerservice@irishlife.ie
- send a fax to 704 1900

We will do our best to resolve your complaint fairly and promptly through our internal complaints procedure. If, however, you are not happy with the outcome of your complaint, you should contact the Financial Services Ombudsman's Bureau 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

If you have any questions or if we can help you in any way, please contact our Customer Service Team on 01 704 1010. In the interest of customer service, we will record and monitor calls.

Thank you for choosing Patrick Kavanagh and Irish Life to care for your financial needs.

Yours sincerely



Se Weston
Executive Manager - Customer Service

Plan schedule

Your plan details	
Plan number	11689836
Start date of the plan	11 February 2013
Term of the plan	1 year
Expiry date	11 February 2014
Life covered, Date of Birth (Not verified)	Gerard Coughlan, 1 April 1975



Your protection benefits

The benefits on your plan are payable in accordance with the terms and conditions booklet.

Your benefit	Gerard Coughlan
Life Cover	€25,000

The cost of the benefits is split as follows:

Life Cover payment - Gerard Coughlan	€0.00
Total payment (excluding government levy)	€0.00
Government levy	€0.00
Total payment	€0.00

Special provisions

None.

Signed on behalf of Irish Life Assurance plc as of 12 February 2013.

Tim Coughlin
General Manager - Financial Planning

